

Exhibit B

Equity-League 401(k) Plan

(Amended and Restated Effective as of January 1, 2014)

ARTICLE V

Salary Reduction Contributions

- 5.1 **Salary Reduction Agreements.** Each Eligible Employee who is eligible for participation in the Plan under Section 3.1 and desires to have Salary Reduction Contributions made on his or her behalf by the Employer to the Plan shall enter into a Salary Reduction Agreement. The amount of reduction under such agreement for any payroll period shall be no less than 1% of his or her Compensation for such payroll period nor greater than 85% of his or her Compensation for such payroll period and shall be in multiples of no less than .1% for amounts in excess of 1%. Any Salary Reduction Agreement shall remain in effect with respect to such Employer until it is revoked or modified by the Participant pursuant to this Article. All Salary Reduction Agreements shall be made on such form as shall be prescribed by the Plan Administrator.
- 5.2 **Revocation of Salary Reduction Agreements.** A Participant may at any time revoke his or her Salary Reduction Agreement by delivering his or her written revocation to the Employer. Such revocation shall go into effect as soon as practicable and shall remain in effect for the payroll periods which follow, until revoked or modified in accordance with the rules of the Plan.
- 5.3 **Increase, Decrease of Reduction Percentage.** A Participant may increase or decrease the percentage of his or her Salary Reduction Agreement by entering into a new Salary Reduction Agreement. Such modification shall go into effect as soon as practicable and shall remain in effect until revoked or modified in accordance with the rules of the Plan.
- 5.4 **Transmittal of Salary Reduction Contributions.** All amounts of Compensation reduced by a Participant pursuant to a Salary Reduction Agreement shall be transmitted by the Employer to the Trust Fund as Salary Reduction Contributions and allocated to Participants in accordance with the applicable Collective Bargaining Agreement and as soon as such contributions can reasonably be segregated from the Employer's general assets, but in no event later than 15 business days after the end of the calendar month such contributions would have otherwise been paid to the Participant in cash. The Employer shall transmit all Salary Reduction Contributions to the Trust Fund without regard to Employer profits.
- 5.5 **Return of Contributions.** Any Salary Reduction Contributions transmitted by the Employer to the Trust Fund because of a mistake of fact or law may be returned to the Employer only in accordance with the provisions of ERISA and of the Trust Agreement.